

TIDELANDS BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$775	\$569	-26.5%		
Loans	\$486	\$438	-9.9%		
Construction & development	\$118	\$96	-18.8%		
Closed-end 1-4 family residential	\$127	\$110	-13.7%		
Home equity	\$39	\$39	0.2%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-24.8%		
Commercial & Industrial	\$27	\$23	-12.9%		
Commercial real estate	\$161	\$158	-1.4%		
Unused commitments	\$28	\$18	-36.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$134	\$56	-58.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$96	\$2	-97.9%		
Cash & balances due	\$2	\$2	-6.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$725	\$533	-26.5%		
Deposits	\$596	\$482	-19.1%		
Total other borrowings	\$125	\$47	-62.4%		
FHLB advances	\$65	\$27	-58.5%		
Equity					
Equity capital at quarter end	\$50	\$37	-26.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	6.4%	--		
Tier 1 risk based capital ratio	9.8%	8.2%	--		
Total risk based capital ratio	11.1%	9.5%	--		
Return on equity ¹	-47.1%	-54.5%	--		
Return on assets ¹	-3.3%	-3.8%	--		
Net interest margin ¹	3.0%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.2%	32.2%	--		
Loss provision to net charge-offs (qtr)	140.1%	96.4%	--		
Net charge-offs to average loans and leases ¹	3.8%	5.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.5%	16.8%	1.4%	2.7%	--
Closed-end 1-4 family residential	7.4%	6.6%	1.4%	1.7%	--
Home equity	2.3%	2.7%	1.8%	2.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	2.0%	0.8%	0.1%	--
Commercial & Industrial	1.6%	1.7%	0.8%	0.2%	--
Commercial real estate	0.3%	6.6%	0.0%	0.2%	--
Total loans	4.4%	8.1%	1.0%	1.3%	--